No. 242

ABSTRACT OF REPORTS

OF CONDITION OF

MONTANA

State Banks

and

Trust Companies

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National Banks

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June 30, 1990

Charles A. Brooke ..... Director
Department of Commerce
Don Hutchinson ..... Commissioner
of Financial Institutions
Chris Olson ..... Assistant Administrator
James Darfler ..... Bank Analyst
Alice Berg ..... Secretary
Pam Plovanic ..... Statistician

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Aggregate Resources and Liabilities of (111) State Banks and (4) Trust Companies, June 30, 1990, Compared with Report of (112) State Banks and (4) Trust Companies, June 30, 1989

Figures In Thousands

RESOURCES	June 30, 1990	June 30, 1989	Decrease– Increase+
Cash and Banks	$ 204,370	$ 237,210	$ 32,840–
Securities	1,035,044	999,461	35,583+
Funds Sold	136,319	197,331	61,012–
Loans, Discounts & Leases	1,718,490*	1,643,560*	74,930+
Assets Held in Trd. Accnts.		148	148–
Premises, F&F	49,833	49,299	534+
Other Real Estate	16,014	24,399	8,385–
Other Assets	81,718	76,424	5,294+
Deferred Losses		1,177	1,177–
	$3,241,788	$3,229,009	$12,779+
LIABILITIES			
Total Deposits	$2,815,273	$2,814,011	$ 1,262+
Funds Purchased	58,536	42,548	15,988+
Other Borrowed Funds	23,030	31,686	8,656–
Mortgages & Leases	3,044	3,529	485–
Other Liabilities	33,228	36,502	3,274–
Total Liabilities	$2,933,111	$2,928,276	$ 4,835+
Sub. Notes & Debentures	353	174	179+
Common Stock	71,446	74,249	2,803–
Surplus	126,600	126,195	405+
Undivided Prof. & Cap. Res.	110,278	98,938	11,340+
Deferred Losses		1,177	1,177–
	$3,241,788	$3,229,009	$ 12,779+
*After deduction of Loan Reserves	$ 30,930	$ 29,845	$ 1,085+

Aggregate Resources and Liabilities of (46) National Banks in Montana, June 30, 1990, Compared With Report of (57) National Banks in Montana, June 30, 1989**

Figures In Thousands

RESOURCES	June 30, 1990	June 30, 1989	Decrease– Increase+
Cash and Banks	$ 214,488	$ 239,489	$ 25,001–
Securities	841,324	797,956	43,368+
Funds Sold	733,824	677,558	56,266+
Loans, Discounts & Leases	1,820,680*	1,747,226*	73,454+
Assets Held in Trd. Accnts.		1,039	1,039–
Premises, F&F	58,932	57,811	1,121+
Other Real Estate	12,731	15,738	3,007–
Other Assets	61,203	59,724	1,479+
Deferred Losses	1,309	1,773	464–
	$3,744,491	$3,598,314	$146,177+
LIABILITIES			
Total Deposits	$3,206,722	$3,059,505	$147,217+
Funds Purchased	175,145	170,916	4,229+
Demand Notes	2,735	17,887	15,152–
Other Borrowed Funds	22,434	34,895	12,461–
Mortgages & Leases	6,011	6,573	562–
Other Liabilities	52,100	56,100	4,000–
Total Liabilities	$3,465,147	$3,345,876	$119,271+
Sub. Notes & Debentures	14,238	15,923	1,685–
Preferred Stock	5,500	5,500	
Common Stock	89,087	88,087	1,000+
Surplus	113,468	110,984	2,484+
Undivided Prof. & Cap. Res.	55,742	30,171	25,571+
Deferred Losses	1,309	1,773	464–
	$3,744,491	$3,598,314	$146,177+
*After deduction of Loan Reserves	$ 36,629	$ 44,227	$ 7,598–
Grand Total — All Banks in Montana	$6,986,279	$6,827,323	$158,956+

**Data relating to National Banks obtained from Montana National Banks

BRANCH BANKS

First Bank Montana ..... Billings (1)
Bozeman
Butte
Great Falls (2)
Havre
Helena
Missoula (2)
Miles City

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

STATE BANKS	June 30, 1990	June 30, 1989
Loans and Leases as Percentage of Total Assets	53.45%	51.35%
Loans and Leases as Percentage of Total Deposits	62.14%	59.47%
Capital and Reserve a/c's as Percentage of Total Assets	10.38%	10.14%
Capital and Reserve a/c's as Percentage of Total Deposits	12.06%	11.75%

NATIONAL BANKS	June 30, 1990	June 30, 1989
Loans and Leases as Percentage of Total Assets	49.12%	49.18%
Loans and Leases as Percentage of Total Deposits	57.92%	58.55%
Capital and Reserve a/c's as Percentage of Total Assets	8.36%	8.14%
Capital and Reserve a/c's as Percentage of Total Deposits	9.85%	9.70%

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Valley Bank of Belgrade
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	*Bank of Montana Big Sandy
Big Sky	Big Sky Western Bank
Big Timber	Citizens Bank & Trust Co. (1)
	First Security Bank
Billings	American Bank
	First Citizens Bank
	First Interstate Bank of Billings Heights
	First Interstate Bank of West Billings
	Montana Bank of Billings (1)
	Western Bank
	Yellowstone Bank (1)
Boulder	First Boulder Valley Bank
Bozeman	First Citizens Bank of Bozeman (1)
	First Security Bank
	Inter-West Bank of Montana
Bridger	Bank of Bridger
Broadus	Powder River Bank (1)
Butte	1st Citizens Bank (1)
	*Bank of Montana Butte
Cascade	Stockmens Bank (1)
Chester	*Bank of Montana Chester
Chinook	*Bank of Montana Chinook
Choteau	Citizens State Bank (1)
Colstrip	First Interstate Bank
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank
	*Bank of Montana Conrad
Culbertson	Culbertson State Bank (1)
Cut Bank	First Interstate Bank of Glacier Co.
Deer Lodge	First Security Bank
	Peoples Bank of Deer Lodge
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First State Bank of Forsyth
	Montana Bank of Forsyth (1)
Fort Benton	First State Bank of Fort Benton
Froid	First State Bank (1)
Glasgow	*Bank of Montana Glasgow
	Valley Bank of Glasgow
Glendive	First Fidelity Bank
Great Falls	*Bank of Montana
	*Bank of Montana Eastside
	*Bank of Montana Village
	First Interstate Bank of Great Falls (1)
	TrustCorp.
Hamilton	Citizens State Bank
	Ravalli County Bank (1)
Hardin	First Interstate Bank
	Little Horn State Bank
Harlem	Security State Bank
Havre	*Bank of Montana Havre
	First Security Bank (1)
Helena	*Bank of Montana Helena
	First Security Bank (1)
	First Trust Co. of Montana
	Norwest Capital Management & Trust Co., Montana
	The Valley Bank
Jordan	Garfield County Bank
Kalispell	First Security Bank
	Valley Bank of Kalispell
Laurel	First Security Bank (1)
	The Yellowstone Bank (1)
Lewistown	*Bank of Montana Lewistown
Lincoln	First Bank of Lincoln
Livingston	First Security Bank (1)
	Montana Bank of Livingston (1)
Lolo	Bitterroot Valley Bank
Malta	First Security Bank (1)
	First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Interstate Bank
	First Security Bank & Trust Co.
Missoula	First Security Bank (1)
	*Bank of Montana Missoula
	Montana Bank of South Missoula
	Pension Trust Co.
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	First Citizens Bank (1)
	Security State Bank & Trust Co. (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
	Valley Bank of Ronan (1)
Roundup	First Security Bank
Rudyard	*Bank of Montana Rudyard
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Seeley Lake	First Valley Bank (1)
Shelby	First State Bank
	Toole County State Bank
Sheridan	Bank of Sheridan
Sidney	1st United Bank (1)
Stanford	Basin State Bank
Stevensville	First State Bank
Superior	Montana Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank of Thompson Falls
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	*Bank of Montana Valier
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	Mountain Bank
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

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(1) Members Federal Reserve Bank

***Name changes**

Opened — Big Sky Western Bank 3-12-90

MONTANA NATIONAL BANKS

Absarokee	United Bank of Absarokee, N.A.
Anaconda	Norwest Bank Anaconda-Butte, N.A.
Billings	First Bank Montana, N.A.
	First Interstate Bank of Billings, N.A.
	Norwest Bank Billings, N.A.
Bozeman	Montana Bank of Bozeman, N.A.
Browning	Blackfeet National Bank
Butte	Montana Bank of Butte, N.A.
Chinook	Western Bank of Chinook, N.A.
Circle	Montana Bank of Circle, N.A.
Columbia Falls	First Citizens Bank, N.A.
Cut Bank	First National Bank of Cut Bank
Dillon	Norwest Bank Dillon, N.A.
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Geraldine	First National Bank
Glasgow	First National Bank
Glendive	First National Bank
Great Falls	Norwest Bank Great Falls, N.A.
Harlowton	Continental National Bank
Helena	Norwest Bank Helena, N.A.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	BankWest, N.A.
	First Interstate Bank of Kalispell, N.A.
	Norwest Bank Kalispell, N.A.
Lewistown	First National Bank of Lewistown
	Norwest Bank Lewistown, N.A.
Libby	First National Bank
Livingston	First National Park Bank
Missoula	First Interstate Bank of Missoula, N.A.
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	Montana Bank of Red Lodge, N.A.
	United States National Bank
Richey	Richey National Bank
Roundup	Montana Bank of Roundup, N.A.
Sidney	Montana Bank of Sidney, N.A.
	The Richland National Bank & Trust
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank & Trust
Wolf Point	Citizens First National Bank
	Western National Bank

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